

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Company Name: JHC
NAIC Code: 47034
SERFF Tracking #: NDPO-133642372
Market Segment: Individual

NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024

- 1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.
2 Market segment refers to individual (which includes Catastrophic) or Small Group.
3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.
4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.
6 If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).
7 The "Requested rate change" includes the impact of any riders (such as, age 29, domestic partner, family planning, pediatric dental, etc.).
8 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
9 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
10 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.
11 Percentage Rate Changes should be calculated using membership as of 3/31/2023.
12 This exhibit must be submitted as an Excel file and as a PDF file.
13 The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-41 of Exhibit 13c.
14 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c and Cells Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

		Totals		563,644,987		10,490		7,464																		
Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Annualized Premiums	Total # of Members as of											Total # of Subscribers as of					Requested Percentage Rate Change			
						3/31/2023	3/31/2023	3/31/2023	Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher	Lowest	Highest	Weighted Avg				
Individual	01/01/24	Platinum	2 - Buffalo Area	Choice Plus Platinum	Choice Plus Platinum	\$260,557	32	21	0	0	0	0	0	0	0	0	32	0	0	39.14%	39.14%	39.14%				
Individual	01/01/24	Platinum	2 - Buffalo Area	Flex-IT Platinum	Flex-IT Platinum	\$7,476,708	892	612	0	0	0	0	0	0	0	0	892	0	0	39.40%	39.40%	39.40%				
Individual	01/01/24	Platinum	2 - Buffalo Area	Standard Platinum	Standard Platinum	\$5,864,837	635	461	0	0	0	0	0	0	0	0	635	0	0	37.18%	37.18%	37.18%				
Individual	01/01/24	Gold	2 - Buffalo Area	Activate Gold	Activate Gold	\$96,837	14	8	0	0	0	0	0	0	0	0	14	0	0	39.40%	39.40%	39.40%				
Individual	01/01/24	Gold	2 - Buffalo Area	Direct Gold Copay	Direct Gold Copay	\$1,790,172	220	179	0	0	0	0	0	0	0	0	220	0	0	38.83%	38.83%	38.83%				
Individual	01/01/24	Gold	2 - Buffalo Area	Direct Gold Copay HSAQ	Direct Gold Copay HSAQ	\$1,193,066	172	107	0	0	0	0	0	0	0	0	172	0	0	38.73%	38.73%	38.73%				
Individual	01/01/24	Gold	2 - Buffalo Area	Standard Gold	Standard Gold	\$8,413,522	1,139	781	0	0	0	0	0	0	0	0	1,139	0	0	37.18%	37.18%	37.18%				
Individual	01/01/24	Silver	2 - Buffalo Area	Choice Plus Silver HSAQ	Choice Plus Silver HSAQ	\$360,387	70	53	0	0	0	0	0	0	0	0	70	0	0	39.14%	39.14%	39.14%				
Individual	01/01/24	Silver	2 - Buffalo Area	Direct Silver Copay HSAQ	Direct Silver Copay HSAQ	\$9,292,608	1,838	1,102	0	0	0	0	0	0	0	0	1,838	0	0	42.12%	42.12%	42.12%				
Individual	01/01/24	Silver	2 - Buffalo Area	Max Silver	Max Silver	\$4,799,042	830	645	0	0	0	0	0	0	0	0	830	0	0	39.40%	39.40%	39.40%				
Individual	01/01/24	Silver	2 - Buffalo Area	Standard Silver	Standard Silver	\$12,434,954	2,028	1,433	0	0	0	0	0	0	0	0	2,028	0	0	37.17%	37.18%	37.17%				
Individual	01/01/24	Bronze	2 - Buffalo Area	Direct Bronze Concurrence	Direct Bronze Concurrence HSAQ	\$6,665,716	1,508	1,085	0	0	0	0	0	0	0	0	1,508	0	0	39.39%	39.40%	39.40%				
Individual	01/01/24	Bronze	2 - Buffalo Area	Direct Bronze MV	Direct Bronze MV	\$4,943,524	1,207	801	0	0	0	0	0	0	0	0	1,207	0	0	43.96%	43.97%	43.96%				
Individual	01/01/24	Bronze	2 - Buffalo Area	Standard Bronze	Standard Bronze	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	N/A				
Individual	01/01/24	Catastrophic	2 - Buffalo Area	Standard Catastrophic	Standard Catastrophic	\$199,008	69	65	0	0	0	0	0	0	0	0	69	0	0	46.73%	46.73%	46.73%				